

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 22-11459-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brenda L. Ramos  
724 Embassy Terrace  
Vineland, NJ 08360

Social Security No.:

xxx-xx-9375

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 12/15/22.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 15, 2022

JAN: har

Jeanne Naughton  
Clerk

In re:  
Brenda L. Ramos  
Debtor

Case No. 22-11459-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 15, 2022

Form ID: 148

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2022:

Recip ID	Recipient Name and Address
db	+ Brenda L. Ramos, 724 Embassy Terrace, Vineland, NJ 08360-5812
519515316	+ City Of Vineland, 640 E Wood St, Tax Collector, Vineland, NJ 08360-3722
519535723	+ Cumberland Ob/Gyn, 1102 East Chestnut Ave, Vineland, NJ 08360-5002
519535724	ExelCare Alliance, PO Box 14000, Belfast, ME 04915-4033
519515321	+ LANDIS SEWERAGE AUTHORITY, 1776 S MILL RD, VINELAND, NJ 08360-6200
519535728	+ ROI, PO BOX 62850, c/o Vineland Medical Center, Baltimore, MD 21264-2850
519535725	Receivables Outsourcing, LLC, PO Box 62850, Baltimore, MD 21264-2850
519535726	+ Regional Diagnostic Imaging LLC, 2527 Cranberry Hwy, Wareham, MA 02571-1046
519515324	+ South Jersey Gas, PO Box 577, Hammonton, NJ 08037-0577
519515325	+ State Of New Jersey, P.O. Box 445, Department Of Treasury, Trenton, NJ 08695-0445
519634266	State of New Jersey, Department of Treasury, Division of Taxation, Bankruptcy Unit, PO Box 245 Trenton, NJ 08695-0245
519535729	State of New Jersey, Department of Community Affairs, Bureau of Housing Inspection, P.O. Box 810, Trenton, NJ 08625-0810
519535730	State of New Jersey, DCA BHI-- DORES, P.O. Box 662, Trenton, NJ 08646-0662
519545734	+ TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519560567	+ The Landis Sewerage Authority, 1776 South Mill Road, Vineland, NJ 08360-6200
519550573	U.S. Bank N/A dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
519535731	Vineland Code Enforcement, 640 W Wood St, Vineland, NJ 08360
519515328	+ Vineland Municipal Utilites, PO Box 1508, 640 E. Wood Street, Vineland, NJ 08360-3722
519535732	Vineland Municipal Utilities, PO Box 1508, Vineland, NJ 08362-1508

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 15 2022 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 15 2022 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519515313	+ EDI: CAPITALONE.COM	Dec 16 2022 01:58:00	Capital One/GM card, PO BOX 85015, Richmond, VA 23285-5015
519515314	Email/Text: BKelectronicnotices@cenlar.com	Dec 15 2022 21:04:00	Cenlar Federal Savings Bank, 425 Phillips Blvd, Ewing, NJ 08618-1430
519515320	EDI: IRS.COM	Dec 16 2022 01:58:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
519515315	EDI: JPMORGANCHASE	Dec 16 2022 01:58:00	Chase Card Member Services, P.O. Box 15153, Wilmington, DE 19886-5153
519536813	Email/Text: mtgbk@shellpointmtg.com	Dec 15 2022 21:04:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
519515322	^ MEBN	Dec 15 2022 21:00:22	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,

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		Trenton, NJ 08625-0112
519535727	^ MEBN	Dec 15 2022 21:01:01 RMP Services LLC, PO BOX 630844, Cincinnati, OH 45263-0844
519515323	+ Email/Text: mtgbk@shellpointmtg.com	Dec 15 2022 21:04:00 Shellpoint Mortgage Servicing, 55 Beattie Place Ste 600, Greenville, SC 29601-2165
519515326	EDI: TDBANKNORTH.COM	Dec 16 2022 01:58:00 Td Bank, P.O. Box 219, Lewiston, ME 04243-5600
519575970	+ Email/Text: bankruptcy@bbandt.com	Dec 15 2022 21:04:00 Truist Bank, Attn: Support Services, PO Box 85092, 306-40-06-10, Richmond, VA 23285-5092
519515327	+ Email/Text: bankruptcy@bbandt.com	Dec 15 2022 21:04:00 Truist Bank, PO BOX 1847, Wilson, NC 27894-1847
519515317	EDI: USBANKARS.COM	Dec 16 2022 01:58:00 Elan Financial Service, 777 E Wisconsin Ave, Milwaukee, WI 53202
519526929	+ EDI: WFFC2	Dec 16 2022 01:58:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
519535733	+ EDI: WFFC.COM	Dec 16 2022 01:58:00 Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519707421		Truist Bank
519515318	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519515319	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING hkaplan@rasnj.com kimwilson@raslg.com

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Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa [ecfmail@standingtrustee.com](mailto:ecfmail@standingtrustee.com) [summarymail@standingtrustee.com](mailto:summarymail@standingtrustee.com)

Isabel C. Balboa

[ecfmail@standingtrustee.com](mailto:ecfmail@standingtrustee.com) [summarymail@standingtrustee.com](mailto:summarymail@standingtrustee.com)

Seymour Wasserstrum

on behalf of Debtor Brenda L. Ramos [mylawyer7@aol.com](mailto:mylawyer7@aol.com) [ecf@seymourlaw.net](mailto:ecf@seymourlaw.net); [r47769@notify.bestcase.com](mailto:r47769@notify.bestcase.com)

U.S. Trustee

[USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 6